



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name SYNOVUS FINANCIAL CORP.

City/State COLUMBUS, GA

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 56,419,549

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SYNOVUS FINANCIAL CORP.
1111 BAY AVENUE
SUITE 500
COLUMBUS, GA 319012751

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	57,103,338	54,072,370	55,314,720	51,933,102	46,753,241
Net income (\$000)	171,037	187,093	760,467	373,695	563,780
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.75	2.55	61	2.77	2.67	54	2.78	2.60	62	2.92	2.77	57	3.42	3.01	67
+ Non-interest income	0.79	0.97	53	0.84	1.13	40	0.82	1.04	43	0.81	1.21	34	0.77	1.32	30
- Overhead expense	1.96	2.18	40	1.97	2.28	29	2	2.17	38	2.30	2.57	39	2.34	2.69	33
- Provision for credit losses	0.08	0.04	74	-0.14	-0.12	38	-0.19	-0.09	25	0.65	0.51	72	0.19	0.15	68
+ Securities gains (losses)	0	0	43	-0.01	0.01	2	0	0.01	6	0.15	0.02	97	-0.02	0.01	9
+ Other tax equivalent adjustments	0	0	11	0	0	48	0	0	17	0	0	48	0	0	75
= Pretax net operating income (tax equivalent)	1.50	1.35	65	1.75	1.78	48	1.79	1.66	65	0.94	1.04	38	1.64	1.56	56
Net operating income	1.20	1.03	70	1.38	1.36	52	1.37	1.26	64	0.72	0.81	35	1.21	1.19	46
Net income	1.20	1.02	70	1.38	1.35	53	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.11	2.96	59	3.23	3.18	52	3.19	3.06	54	3.72	3.55	58	4.70	4.41	71
Interest expense	0.18	0.20	51	0.28	0.29	61	0.23	0.25	56	0.60	0.52	66	1.04	1.08	50
Net interest income (tax equivalent)	2.93	2.75	60	2.94	2.88	49	2.96	2.80	59	3.12	3.01	48	3.66	3.33	64
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.19	0.09	78	0.21	0.16	67	0.20	0.11	76	0.24	0.27	58	0.16	0.21	51
Earnings coverage of net loan and lease losses (X)	11.81	38.54	39	10.59	25.70	42	11.43	39.72	29	8.67	22.91	38	14.80	24.40	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.03	1.20	36	1.45	1.49	52	1.09	1.23	38	1.58	1.58	58	0.76	0.83	42
Allowance for loan and lease losses / Total loans and leases	1.01	1.17	35	1.42	1.47	50	1.07	1.20	38	1.55	1.55	56	0.75	0.81	44
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.35	0.47	40	0.45	0.70	35	0.36	0.49	36	0.45	0.71	31	0.31	0.57	24
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	20	0.11	0.33	17	0.13	0.32	25	0.11	0.39	12	0.29	0.43	38
Liquidity and Funding															
Net noncore funding dependence	4.81	-1.97	74	6.16	-0.51	73	3.70	-2.33	69	5.43	3.20	63	19.63	14.45	71
Net short-term noncore funding dependence	3.26	-6.65	83	1.55	-6.88	79	1.36	-7.71	76	0.59	-4.76	69	15.63	3.38	87
Net loans and leases / Total assets	71.74	59.31	81	71.13	60.99	82	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84
Capitalization															
Tier 1 leverage ratio	8.87	9.06	48	8.80	9.15	41	8.72	8.98	48	8.50	9.13	34	9.16	9.76	40
Holding company equity capital / Total assets	8.55	10.29	24	9.36	10.72	31	9.24	10.71	28	9.49	11.16	27	10.25	12.43	24
Total equity capital (including minority interest) / Total assets	8.55	10.40	22	9.36	10.85	28	9.24	10.82	25	9.49	11.29	24	10.25	12.57	23
Common equity tier 1 capital / Total risk-weighted assets	9.49	12.21	9	9.74	12.57	4	9.50	12.42	7	9.66	12.38	5	8.95	12.17	2
Net loans and leases / Equity capital (X)	8.39	5.82	91	7.60	5.73	82	7.48	5.53	84	7.44	5.58	81	7.49	5.21	86
Cash dividends / Net income	33.75	33.45	51	30.67	23.13	60	29.83	28.27	55	60.96	42.30	77	36.53	33.12	56
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	2.29	9.35	28	8.97	16.49	29	5.37	10.50	32	12.84	16.68	43	47.55	9.26	94
Equity capital	-6.53	4.03	20	1.91	9.13	15	2.62	7.46	32	4.44	6.99	41	57.70	10.49	94
Net loans and leases	3.17	6.29	41	3.57	7.22	44	3.20	3.36	55	3.81	9.07	33	43.76	9.10	92
Noncore funding	-23.10	-10.65	32	-45.57	-25.09	23	-18.52	-14.79	42	-34.34	-12.18	27	94.23	6.59	95
Parent Company Ratios															
Short-term debt / Equity capital	6.21	0.49	94	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.18	11.08	43	11.56	11.33	62	11.28	10.95	63	11.56	13.56	60	17.08	13.04	71
Equity investment in subsidiaries / Equity capital	102.66	103.47	52	101.60	102.85	46	102.91	103.22	53	102.42	102.81	49	108.19	103.22	76
Cash from ops + noncash items + op expense / Op expense + dividends	152.69	125.04	62	150.36	98.58	70	160.49	154.48	60	215.29	147.24	79	198.34	190.27	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	367,013	378,665	1,505,248	1,614,343	1,819,369	-3.08	47.00
Income from lease financing receivables.....	258	288	1,128	1,197	1,170	-10.42	75.51
Fully taxable income on loans and leases.....	364,019	376,041	1,494,395	1,602,683	1,809,315	-3.20	46.04
Tax-exempt income on loans and leases.....	3,252	2,912	11,981	12,857	11,224	11.68	493.43
Estimated tax benefit on income on loans and leases.....	865	774	3,185	3,415	2,963	11.76	193.22
Income on loans and leases (tax equivalent).....	368,136	379,727	1,509,561	1,618,955	1,823,502	-3.05	47.19
Investment interest income (tax equivalent).....	47,251	29,458	140,078	178,583	208,887	60.40	138.06
Interest on balances due from depository institutions.....	808	699	3,859	3,036	10,875	15.59	-33.99
Interest income on other earning assets.....	732	707	3,030	7,344	10,398	3.54	-52.09
Total interest income (tax equivalent).....	416,927	410,591	1,656,528	1,807,918	2,053,662	1.54	52.88
Interest on time deposits of \$250K or more.....	1,246	2,828	8,233	37,495	50,054	-55.94	-38.10
Interest on time deposits < \$250K.....	3,803	9,462	25,222	88,689	119,106	-59.81	-38.73
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	8,610	12,728	41,464	91,593	187,789	-32.35	-1.44
Interest on other borrowings and trading liabilities.....	3,561	4,950	19,782	39,887	67,579	-28.06	-57.38
Interest on subordinated debt and mandatory convertible securities.....	6,594	5,992	25,695	34,083	30,306	10.05	-7.94
Total interest expense.....	23,814	35,960	120,396	291,747	454,834	-33.78	-26.67
Net interest income (tax equivalent).....	393,113	374,631	1,536,132	1,516,171	1,598,828	4.93	63.64
Non-interest income.....	112,951	112,961	455,980	422,769	360,015	-0.01	81.74
Adjusted operating income (tax equivalent).....	506,064	487,592	1,992,112	1,938,940	1,958,843	3.79	67.36
Overhead expense.....	279,350	266,862	1,105,660	1,194,104	1,095,922	4.68	42.99
Provision for credit losses.....	11,400	-18,575	-106,251	336,052	87,720		31.43
Securities gains (losses).....	0	-1,990	-799	78,931	-7,659		-100.00
Other tax equivalent adjustments.....	-1	0	-1	0	1		
Pretax net operating income (tax equivalent).....	214,596	237,028	992,544	488,088	768,040	-9.46	102.42
Applicable income taxes.....	42,695	49,161	228,893	110,970	201,235	-13.15	26.14
Tax equivalent adjustments.....	864	774	3,184	3,423	3,025	11.63	179.61
Applicable income taxes (tax equivalent).....	43,559	49,935	232,077	114,393	204,260	-12.77	27.53
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	171,037	187,093	760,467	373,695	563,780	-8.58	138.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	171,037	187,093	760,467	373,695	563,780	-8.58	138.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	171,037	187,093	760,467	373,695	563,780	-8.58	138.02
Investment securities income (tax equivalent).....	47,251	29,458	140,078	178,583	208,887	60.40	138.06
US Treasury and agency securities (excluding mortgage-backed securities).....	1,508	615	2,572	2,448	3,713	145.20	186.15
Mortgage-backed securities.....	44,053	28,675	134,077	168,614	171,858	53.63	131.42
All other securities.....	1,690	168	3,429	7,521	33,316	905.95	492.99
Cash dividends declared.....	57,733	57,384	226,858	227,821	205,972	0.61	176.16
Common.....	49,442	49,093	193,695	194,658	183,091	0.71	169.48
Preferred.....	8,291	8,291	33,163	33,163	22,881	0.00	223.99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.92	2.75	61	3.04	2.96	55	2.99	2.85	61	3.48	3.27	65	4.39	4	76
Less: Interest expense	0.17	0.19	52	0.27	0.27	61	0.22	0.23	57	0.56	0.48	67	0.97	0.98	54
Equals: Net interest income (tax equivalent)	2.75	2.55	61	2.77	2.67	54	2.78	2.60	62	2.92	2.77	57	3.42	3.01	67
Plus: Non-interest income	0.79	0.97	53	0.84	1.13	40	0.82	1.04	43	0.81	1.21	34	0.77	1.32	30
Equals: adjusted operating income (tax equivalent)	3.54	3.56	61	3.61	3.87	43	3.60	3.70	46	3.73	4.04	38	4.19	4.41	40
Less: Overhead expense	1.96	2.18	40	1.97	2.28	29	2	2.17	38	2.30	2.57	39	2.34	2.69	33
Less: Provision for credit losses	0.08	0.04	74	-0.14	-0.12	38	-0.19	-0.09	25	0.65	0.51	72	0.19	0.15	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	-0.01	0.01	2	0	0.01	6	0.15	0.02	97	-0.02	0.01	9
Plus: other tax equivalent adjustments	0	0	11	0	0	48	0	0	17	0	0	48	0	0	75
Equals: Pretax net operating income (tax equivalent)	1.50	1.35	65	1.75	1.78	48	1.79	1.66	65	0.94	1.04	38	1.64	1.56	56
Less: Applicable income taxes (tax equivalent)	0.31	0.31	50	0.37	0.40	42	0.42	0.38	69	0.22	0.23	44	0.44	0.36	75
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.20	1.03	70	1.38	1.36	52	1.37	1.26	64	0.72	0.81	35	1.21	1.19	46
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.20	1.02	70	1.38	1.35	53	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46
Memo: Net income (last four quarters)	1.33	1.17	70	0.98	1.07	39	1.37	1.26	64	0.72	0.82	34	1.21	1.19	46
Net income—BHC and noncontrolling (minority) interest	1.20	1.04	70	1.38	1.37	53	1.37	1.27	64	0.72	0.83	34	1.21	1.20	46
Margin Analysis															
Average earning assets / Average assets	93.83	93.16	61	94.11	93.08	63	93.92	93.08	60	93.66	92.32	68	93.52	91.05	76
Average interest-bearing funds / Average assets	59.77	60.43	57	63.67	62.97	59	61.45	61.99	56	65.78	64.06	64	65.01	65.57	47
Interest income (tax equivalent) / Average earning assets	3.11	2.96	59	3.23	3.18	52	3.19	3.06	54	3.72	3.55	58	4.70	4.41	71
Interest expense / Average earning assets	0.18	0.20	51	0.28	0.29	61	0.23	0.25	56	0.60	0.52	66	1.04	1.08	50
Net interest income (tax equivalent) / Average earning assets	2.93	2.75	60	2.94	2.88	49	2.96	2.80	59	3.12	3.01	48	3.66	3.33	64
Yield or Cost															
Total loans and leases (tax equivalent)	3.68	3.88	37	3.88	4.05	42	3.88	4.01	41	4.09	4.27	44	5.06	5.09	52
Interest-bearing bank balances	0.19	0.18	60	0.09	0.10	24	0.14	0.14	59	0.21	0.27	36	1.81	2.04	35
Federal funds sold and reverse repos	0.05	0.28	37	0.06	0.26	45	0.06	0.25	37	0.12	0.68	19	2.25	2.44	49
Trading assets	0.09	0.43	60	0.03	0.39	58	0.04	0.45	60	0.04	0.60	54	0.12	0.99	51
Total earning assets	3.11	2.93	62	3.22	3.15	52	3.18	3.04	54	3.71	3.51	58	4.69	4.36	72
Investment securities (tax equivalent)	1.68	1.78	40	1.39	1.84	20	1.46	1.77	29	2.54	2.25	74	3.09	2.76	81
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.09	69	1.65	1.30	70	1.53	1.14	77	1.76	1.75	55	4.98	2.32	94
Mortgage-backed securities	1.70	1.67	52	1.32	1.60	28	1.42	1.57	37	2.42	2.05	86	2.82	2.61	79
All other securities	1.90	2.75	21	3.69	2.93	79	1.11	2.81	7	6.73	3.24	94	5.52	4.06	84
Interest-bearing deposits	0.17	0.16	59	0.31	0.26	68	0.23	0.21	63	0.70	0.53	74	1.25	1.10	64
Time deposits of \$250K or more	0.39	0.48	40	0.66	0.82	39	0.54	0.66	40	1.62	1.42	66	1.92	1.96	42
Time deposits < \$250K	0.53	0.44	71	0.98	0.78	72	0.77	0.62	68	1.61	1.36	67	1.88	1.82	50
Other domestic deposits	0.12	0.13	59	0.19	0.17	64	0.15	0.15	61	0.39	0.36	62	1.06	0.93	63
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.02	0.16	13	0.06	0.18	26	0.06	0.17	28	0.14	0.62	8	0.22	1.86	8
Other borrowed funds and trading liabilities	1.29	1.14	56	1.46	1.38	56	1.48	1.27	61	1.31	1.50	40	1.97	2.38	26
All interest-bearing funds	0.28	0.31	52	0.42	0.42	58	0.35	0.37	56	0.85	0.74	66	1.50	1.49	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	112,951	112,961	455,980	422,769	360,015
Fiduciary activities income	20,277	17,954	77,147	63,251	58,388
Service charges on deposit accounts - domestic	22,539	20,033	86,310	73,132	88,190
Trading revenue	4,166	6,632	19,670	23,563	27,101
Investment banking fees and commissions	15,982	14,665	63,940	50,644	44,363
Insurance activities revenue	626	385	3,714	2,879	3,706
Venture capital revenue	0	0	0	4,775	11,607
Net servicing fees	1,608	879	4,624	4,172	806
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	13,720	16,561	53,685	71,263	22,085
Other non-interest income	34,033	35,852	146,890	129,090	103,769
Total overhead expenses	279,350	266,862	1,105,660	1,194,104	1,095,922
Personnel expense	164,684	161,477	649,426	618,214	570,036
Net occupancy expense	42,877	41,134	169,222	169,658	161,906
Goodwill impairment losses	0	0	0	44,877	0
Amortization expenses and impairment loss (other intangible assets)	2,118	2,379	9,516	10,560	11,603
Other operating expenses	69,671	61,872	277,496	350,795	352,377
Fee income on mutual funds and annuities	1,891	4,369	18,642	15,924	13,091
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,907	5,061	4,887	5,134	5,219
Average personnel expense per employee	33.56	31.91	132.89	120.42	109.22
Average assets per employee	11,637.12	10,684.13	11,318.75	10,115.52	8,958.28

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.67	2.26	50	3.87	2.10	77	4.09	2.17	79	3.77	2.02	77	3.64	2.72	69
Overhead expenses / Net Interest Income + non-interest income	55.30	61.09	28	54.82	59.31	29	55.59	59.28	30	61.69	62.28	51	56.03	61.29	31
Percent of Average Assets															
Total overhead expense	1.96	2.18	40	1.97	2.28	29	2	2.17	38	2.30	2.57	39	2.34	2.69	33
Personnel expense	1.15	1.21	45	1.19	1.28	43	1.17	1.21	45	1.19	1.30	41	1.22	1.41	31
Net occupancy expense	0.30	0.23	81	0.30	0.24	73	0.31	0.23	82	0.33	0.26	76	0.35	0.28	73
Other operating expenses	0.50	0.71	22	0.48	0.73	16	0.52	0.72	20	0.78	0.94	48	0.78	0.97	43
Overhead less non-interest income	1.17	1.18	45	1.14	1.10	51	1.17	1.10	48	1.49	1.25	73	1.57	1.32	64
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	55.20	60.59	29	54.73	58.69	30	55.50	58.83	31	61.59	61.82	53	55.95	60.64	34
Personnel expense	32.54	33.94	39	33.12	33.28	45	32.60	32.93	40	31.88	32.36	42	29.10	32.39	27
Net occupancy expense	8.47	6.43	80	8.44	6.42	80	8.49	6.23	81	8.75	6.58	82	8.27	6.52	82
Other operating expenses	14.19	19.35	12	13.18	18.45	12	14.41	19.18	12	20.95	22.28	58	18.58	21.20	41
Total non-interest income	22.32	26.24	46	23.17	28.42	39	22.89	27.67	40	21.80	28.83	37	18.38	29.23	27
Fiduciary activities income	4.01	2.31	74	3.68	2.15	73	3.87	2.20	73	3.26	2.09	71	2.98	1.97	68
Service charges on domestic deposit accounts	4.45	3.51	63	4.11	3.21	67	4.33	3.27	68	3.77	3.27	61	4.50	3.88	60
Trading revenue	0.82	0.53	74	1.36	0.97	74	0.99	0.62	77	1.22	1.28	72	1.38	1.18	75
Investment banking fees and commissions	3.16	2.33	73	3.01	2.51	72	3.21	2.58	73	2.61	2.46	69	2.26	3.54	60
Insurance activities revenue	0.12	0.38	63	0.08	0.38	53	0.19	0.36	64	0.15	0.41	62	0.19	0.47	64
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0.25	0.01	93	0.59	0.02	93
Net servicing fees	0.32	1.49	48	0.18	0.99	45	0.23	0.60	50	0.22	0.01	72	0.04	0.28	42
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.71	1.74	72	3.40	3.74	54	2.69	3.30	52	3.68	3.92	61	1.13	1.86	43
Other non-interest income	6.73	8.92	43	7.35	8.65	51	7.37	9.27	41	6.66	9.65	38	5.30	10.04	20
Overhead less non-interest income	32.88	33.42	43	31.56	29.66	51	32.61	30.52	48	39.78	31.93	71	37.57	31.06	64
Applicable income taxes / Pretax net operating income (tax equivalent)	19.90	20.83	39	20.74	21.04	43	23.06	21.18	72	22.74	18.63	76	26.20	20.56	87
Applicable income tax + TE / Pretax net operating income + TE	20.30	22.92	20	21.07	22.74	28	23.38	22.67	64	23.44	21.18	68	26.59	23.23	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	25,588,755	25,093,371	25,245,043	25,346,024	25,204,809	1.97	46.70
Commercial and industrial loans	9,467,918	9,955,705	9,226,638	10,360,509	8,511,306	-4.90	72.65
Loans to individuals	2,812,986	2,460,829	2,885,727	1,736,664	2,593,531	14.31	161.27
Loans to depository institutions and acceptances of other banks	324,528	259,969	259,593	231,335	117,053	24.83	1705.64
Agricultural loans	23,731	33,798	30,059	33,698	35,355	-29.79	-58.25
Other loans and leases	2,675,153	1,995,316	2,415,540	1,382,549	840,933	34.07	881.07
Less: Unearned income	0	0	0	25,364	25,364		-100.00
Loans and leases, net of unearned income	40,893,071	39,798,988	40,062,600	39,013,107	37,277,623	2.75	68.11
Less: Allowance for loan and lease losses	414,956	563,214	427,597	605,736	281,402	-26.32	63.68
Net loans and leases	40,478,115	39,235,774	39,635,003	38,407,371	36,996,221	3.17	68.16
Debt securities that reprice or mature in over 1 year	9,361,775	8,774,107	10,214,137	7,905,880	6,364,278	6.70	166.78
Mutual funds and equity securities	15,747	16,620	16,452	16,898	16,477	-5.25	
Subtotal	49,855,637	48,026,501	49,865,592	46,330,149	43,376,976	3.81	80.77
Interest-bearing bank balances	968,682	2,746,069	2,504,540	3,607,509	574,025	-64.72	49.78
Federal funds sold and reverse repos	25,574	87,992	71,687	113,025	76,642	-70.94	-48.52
Debt securities that reprice or mature within 1 year	1,101,326	51,650	704,192	56,558	414,392	2032.29	302.20
Trading assets	165,828	216,173	175,951	325,114	145,884	-23.29	857.10
Total earning assets	52,117,047	51,128,385	53,321,962	50,432,355	44,587,919	1.93	82.43
Non-interest-bearing cash and due from depository institutions	559,247	494,205	433,625	532,383	536,251	13.16	46.85
Premises, fixed assets, and leases	790,229	864,477	818,713	844,339	868,657	-8.59	91.47
Other real estate owned	11,439	1,362	11,818	1,819	14,373	739.87	-44.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	2,941,587	2,670,582	2,731,108	2,583,263	2,196,082	10.15	126.65
Total assets	56,419,549	55,159,011	57,317,226	54,394,159	48,203,282	2.29	83.90
Quarterly average assets	57,103,338	54,072,370	56,946,058	53,682,619	47,335,281	5.61	87.27
Average loans and leases (YTD)	40,051,711	39,119,982	38,936,994	39,573,887	36,032,864	2.38	66.31
Memoranda							
Loans held-for-sale	723,921	993,887	750,642	760,123	115,173	-27.16	994.73
Loans not held-for-sale	40,169,150	38,805,101	39,311,958	38,252,984	37,162,450	3.52	65.59
Real estate loans secured by 1-4 family	6,868,394	7,392,898	6,850,270	7,680,067	7,868,862	-7.09	49.05
Commercial real estate loans	18,589,231	17,536,681	18,249,193	17,510,783	17,150,326	6.00	48.06
Construction and land development	2,793,509	2,862,584	2,830,665	2,870,979	3,413,138	-2.41	32.94
Multifamily	1,393,215	1,277,989	1,209,032	1,330,981	935,348	9.02	44.03
Nonfarm nonresidential	14,402,507	13,396,108	14,209,496	13,308,823	12,801,840	7.51	51.81
Real estate loans secured by farmland	131,130	163,792	145,580	155,174	185,621	-19.94	-52.94
Total investment securities	10,478,848	8,842,377	10,934,781	7,979,336	6,795,147	18.51	177.00
U.S. Treasury securities	394,586	66,456	117,838	20,257	19,855	493.76	376.03
US agency securities (excluding mortgage-backed securities)	51,805	81,174	54,201	82,320	36,541	-36.18	316.74
Municipal securities	0	0	0	0	2,075		-100.00
Mortgage-backed securities	9,661,049	8,659,394	10,213,301	7,839,361	6,246,074	11.57	163.55
Asset-backed securities	337,037	0	514,188	0	327,400		
Other debt securities	18,624	18,733	18,801	20,500	146,725	-0.58	-7.36
Mutual funds and equity securities	15,747	16,620	16,452	16,898	16,477	-5.25	
Available-for-sale securities	10,463,101	8,825,757	10,918,329	7,962,438	6,778,670	18.55	176.59
U.S. Treasury securities	394,586	66,456	117,838	20,257	19,855	493.76	376.03
US agency securities (excluding mortgage-backed securities)	51,805	81,174	54,201	82,320	36,541	-36.18	316.74
Municipal securities	0	0	0	0	2,075		-100.00
Mortgage-backed securities	9,661,049	8,659,394	10,213,301	7,839,361	6,246,074	11.57	163.55
Asset-backed securities	337,037	0	514,188	0	327,400		
Other debt securities	18,624	18,733	18,801	20,500	146,725	-0.58	-7.36
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-694,659	-2,677	-73,177	160,574	130,879		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,742,798	3,837,478	4,033,161	3,838,931	1,710,466	-2.47	113.42

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	16,611,344	14,660,287	16,392,653	13,477,854	9,439,485	13.31	128.65
NOW, ATS and transaction accounts	9,933,343	9,516,992	10,127,431	9,691,299	6,929,559	4.37	105.58
Time deposits less brokered deposits < \$250K	876,711	366,134	-46,130	582,752	3,010,625	139.45	-51.48
MMDA and other savings accounts	17,942,979	17,975,172	18,789,717	17,574,221	12,962,151	-0.18	100.18
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	45,364,377	42,518,585	45,263,671	41,326,126	32,341,820	6.69	98.38
Time deposits of \$250K or more	1,254,183	1,655,699	1,328,605	1,795,039	2,633,691	-24.25	47.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	501,124	293,659	264,133	227,922	165,690	70.65	242.11
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	699,737	202	299,714	62	2,352,005	346304.46	
Other borrowings w/remaining maturity over 1 year	698	699,160	399,995	699,300	1,002,649	-99.90	-99.96
Brokered deposits < \$250K	2,037,684	3,194,667	2,835,000	3,570,406	3,429,993	-36.22	46.79
Noncore funding	4,493,426	5,843,387	5,127,447	6,292,729	9,584,028	-23.10	12.06
Trading liabilities	96,096	130,737	74,517	160,921	27,409	-26.50	467.84
Subordinated notes and debentures + trust preferred securities	505,624	505,052	505,481	504,902	555,669	0.11	-5.71
Other liabilities	1,135,391	999,533	1,049,310	948,147	752,666	13.59	294.95
Total liabilities	51,594,914	49,997,294	52,020,426	49,232,825	43,261,592	3.20	86.15
Equity Capital							
Perpetual preferred stock (including surplus)	537,145	537,145	537,145	537,145	537,145	0.00	326.37
Common stock	169,912	168,978	169,384	168,133	166,801	0.55	19.29
Common surplus	3,899,269	3,864,281	3,894,109	3,851,208	3,819,336	0.91	28.87
Retained earnings	1,821,542	1,307,725	1,709,980	1,178,019	1,068,327	39.29	352.64
Accumulated other comprehensive income	-662,065	15,278	-82,321	158,635	65,641		
Other equity capital components	-941,168	-731,690	-931,497	-731,806	-715,560		
Total holding company equity capital	4,824,635	5,161,717	5,296,800	5,161,334	4,941,690	-6.53	62.88
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,824,635	5,161,717	5,296,800	5,161,334	4,941,690	-6.53	62.88
Total liabilities and capital	56,419,549	55,159,011	57,317,226	54,394,159	48,203,282	2.29	83.90
Memoranda							
Non-interest-bearing deposits	16,611,344	14,660,287	16,392,653	13,477,854	9,439,485	13.31	128.65
Interest-bearing deposits	32,044,900	32,708,664	33,034,623	33,213,717	28,966,019	-2.03	79.62
Total deposits	48,656,244	47,368,951	49,427,276	46,691,571	38,405,504	2.72	93.81
Long-term debt that reprices within 1 year	699,635	0	0	0	700,000		-47.20
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,296,800	5,161,334	5,161,334	4,941,690	3,133,602		
Accounting restatements	0	0	0	-35,721	4,270		
Net income	171,037	187,093	760,467	373,695	563,780		
Net sale of new perpetual preferred stock	0	0	0	0	342,005		
Net sale of new common stock	3,946	14,031	37,665	24,048	21,970		
Sale of treasury stock	0	0	0	0	1,024,584		
Less: Purchase of treasury stock	9,671	0	199,932	16,246	725,398		
Changes incident to business combinations	0	0	0	0	610,942		
Less: Dividends declared	57,733	57,384	226,858	227,821	205,972		
Change in other comprehensive income	-579,744	-143,357	-240,956	92,994	160,061		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	5,080	8,695	11,846		
Holding company equity capital, ending balance	4,824,635	5,161,717	5,296,800	5,161,334	4,941,690		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.35	37.11	68	45.49	36.10	74	44.04	36.25	68	46.60	36.22	70	52.29	37.78	70
Commercial and industrial loans	16.78	10.78	81	18.05	13.88	69	16.10	10.76	77	19.05	13.52	78	17.66	12.02	77
Loans to individuals	4.99	3.61	71	4.46	3.42	70	5.03	3.36	74	3.19	3.40	61	5.38	4.20	65
Loans to depository institutions and acceptances of other banks	0.58	0.02	97	0.47	0.02	96	0.45	0.02	96	0.43	0.03	93	0.24	0.04	87
Agricultural loans	0.04	0.17	57	0.06	0.19	55	0.05	0.18	58	0.06	0.19	58	0.07	0.24	57
Other loans and leases	4.74	4.19	61	3.62	4.29	55	4.21	4.47	58	2.54	4.63	37	1.74	5.01	23
Net loans and leases	71.74	59.31	81	71.13	60.99	82	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84
Debt securities over 1 year	16.59	19.47	42	15.91	16.70	50	17.82	19.46	47	14.53	15.55	44	13.20	14.60	48
Mutual funds and equity securities	0.03	0.06	51	0.03	0.06	52	0.03	0.06	53	0.03	0.05	53	0.03	0.06	56
Subtotal	88.37	80.04	86	87.07	78.43	87	87	79.22	82	85.17	78.16	74	89.99	79.65	95
Interest-bearing bank balances	1.72	7.18	14	4.98	9.08	27	4.37	8.50	32	6.63	7.51	47	1.19	3.06	30
Federal funds sold and reverse repos	0.05	0.55	67	0.16	0.50	74	0.13	0.54	71	0.21	0.82	75	0.16	1.57	69
Debt securities 1 year or less	1.95	1.65	65	0.09	1.59	9	1.23	1.56	57	0.10	1.68	10	0.86	1.91	41
Trading assets	0.29	0.52	71	0.39	0.56	64	0.31	0.49	67	0.60	1.01	62	0.30	1.19	57
Total earning assets	92.37	91.28	65	92.69	91.48	66	93.03	91.77	64	92.72	91.05	70	92.50	89.53	79
Non-interest cash and due from depository institutions	0.99	0.96	58	0.90	1	41	0.76	0.82	43	0.98	1.07	41	1.11	1.14	42
Other real estate owned	0.02	0.01	80	0	0.02	26	0.02	0.01	78	0	0.02	27	0.03	0.03	60
All other assets	6.63	7.70	34	6.41	7.44	38	6.21	7.35	35	6.30	7.82	32	6.39	9.27	18
Memoranda															
Short-term investments	3.71	10.28	18	5.23	11.92	17	5.72	11.47	25	6.94	11.17	32	2.21	7.63	30
U.S. Treasury securities	0.70	1.80	46	0.12	0.98	47	0.21	1.47	37	0.04	0.84	42	0.04	1.03	37
US agency securities (excluding mortgage-backed securities)	0.09	0.79	37	0.15	0.73	37	0.09	0.82	36	0.15	0.63	41	0.08	0.54	40
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	21
Mortgage-backed securities	17.12	14.04	66	15.70	12.38	66	17.82	14.14	69	14.41	11.75	65	12.96	11.44	61
Asset-backed securities	0.60	0.56	68	0	0.35	25	0.90	0.50	77	0	0.32	24	0.68	0.28	79
Other debt securities	0.03	0.55	34	0.03	0.46	38	0.03	0.53	33	0.04	0.42	41	0.30	0.39	61
Loans held-for-sale	1.28	0.40	88	1.80	0.46	91	1.31	0.55	80	1.40	0.52	86	0.24	0.39	52
Loans held for investment	71.20	59.15	82	70.35	61.15	77	68.59	58.06	79	70.33	61.72	74	77.10	63.50	84
Real estate loans secured by 1-4 family	12.17	11.67	55	13.40	11.69	60	11.95	11.46	58	14.12	11.91	61	16.32	13.29	64
Revolving	2.45	1.40	77	2.59	1.51	71	2.23	1.42	68	2.79	1.66	72	3.54	2.07	74
Closed-end, secured by first liens	9.67	9.94	52	10.67	9.76	60	9.56	9.67	52	11.17	9.81	59	12.62	10.69	63
Closed-end, secured by junior liens	0.06	0.17	35	0.15	0.21	49	0.16	0.17	67	0.15	0.22	50	0.16	0.28	46
Commercial real estate loans	32.95	23.42	74	31.79	22.27	76	31.84	22.69	73	32.19	22.22	76	35.58	22.23	79
Construction and land development	4.95	3.49	67	5.19	3.32	73	4.94	3.34	69	5.28	3.40	77	7.08	3.44	82
Multifamily	2.47	3.52	48	2.32	3.21	46	2.11	3.57	41	2.45	3.12	48	1.94	3.01	42
Nonfarm nonresidential	25.53	15.11	82	24.29	14.77	84	24.79	14.57	83	24.47	14.72	82	26.56	14.69	85
Real estate loans secured by farmland	0.23	0.33	65	0.30	0.33	66	0.25	0.30	64	0.29	0.33	66	0.39	0.36	68

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	62.57	61.87	43	63.05	57.91	52	63.01	61.05	45	64.97	57.15	58	67.61	57.46	59
Real estate loans secured by 1-4 family	16.80	20.07	37	18.58	19.43	48	17.10	19.86	40	19.69	19.43	48	21.11	20.75	50
Revolving	3.38	2.35	68	3.59	2.45	64	3.19	2.43	61	3.89	2.64	66	4.58	3.15	69
Closed-end	13.42	17.49	37	14.99	16.76	44	13.91	17.24	38	15.79	16.59	45	16.53	17.39	46
Commercial real estate loans	45.46	38.39	58	44.06	35.36	62	45.55	37.86	58	44.88	34.63	65	46.01	33.52	68
Construction and land development	6.83	5.82	60	7.19	5.29	68	7.07	5.65	62	7.36	5.26	72	9.16	5.09	79
1-4 family	1.03	1.29	57	0.81	1.05	54	0.83	1.18	55	0.81	0.93	56	0.83	0.94	57
Other	5.80	4.49	65	6.38	4.21	73	6.23	4.40	67	6.55	4.19	75	8.32	4.02	86
Multifamily	3.41	5.66	37	3.21	5.08	38	3.02	5.78	35	3.41	4.96	40	2.51	4.69	35
Nonfarm nonresidential	35.22	25	72	33.66	23.47	76	35.47	24.56	74	34.11	22.93	80	34.34	22.15	77
Owner-occupied	14.36	8.44	81	12.56	7.93	79	14.02	8.29	81	12.81	7.68	79	11.36	7.72	75
Other	20.86	16.32	67	21.10	15.25	71	21.45	15.94	70	21.31	14.95	73	22.98	14.34	79
Real estate loans secured by farmland	0.32	0.59	63	0.41	0.56	65	0.36	0.54	64	0.40	0.54	66	0.50	0.55	68
Loans to depository institutions and acceptances of other banks	0.79	0.03	94	0.65	0.03	94	0.65	0.04	94	0.59	0.06	91	0.31	0.11	85
Commercial and industrial loans	23.15	18.81	68	25.01	23.16	62	23.03	18.86	67	26.56	22.17	68	22.83	19.53	65
Loans to individuals	6.88	6.52	65	6.18	6.02	64	7.20	6.24	67	4.45	6.13	59	6.96	7.13	61
Credit card loans	0.46	0.51	75	0.46	0.50	73	0.51	0.53	75	0.52	0.65	73	0.48	0.81	69
Agricultural loans	0.06	0.31	53	0.08	0.33	52	0.08	0.34	53	0.09	0.32	57	0.09	0.37	56
Other loans and leases	6.54	8.03	56	5.01	8.05	50	6.03	8.75	54	3.54	9.09	33	2.26	9.85	19
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	474.39	395.39	64	482.48	382.51	73	476.77	391.81	68	498.18	381.27	74	552.49	391.26	77
Real estate loans secured by 1-4 family	127.33	125.02	54	142.15	124.29	62	129.37	126.06	55	150.95	125.03	64	172.49	138.18	66
Revolving	25.60	14.84	76	27.44	16.14	72	24.13	15.44	69	29.86	17.42	71	37.43	21.26	75
Closed-end	101.74	108.83	50	114.70	106.79	57	105.24	108.85	50	121.09	106.14	59	135.06	115.20	62
Commercial real estate loans	344.63	249.33	74	337.18	237.40	78	344.65	245.88	74	344.18	234.65	78	375.94	229.44	82
Construction and land development	51.79	36.95	67	55.04	35.26	75	53.46	35.95	70	56.43	35.62	77	74.82	34.95	85
1-4 family	7.80	8.02	58	6.22	6.84	56	6.30	7.42	56	6.18	6.34	58	6.80	6.61	59
Other	43.99	28.49	75	48.82	28.01	81	47.16	28.11	78	50.25	28.16	78	68.02	27.32	92
Multifamily	25.83	37.99	47	24.57	34.02	45	22.83	38.66	40	26.16	32.74	47	20.50	31.04	43
Nonfarm nonresidential	267.01	160.85	87	257.57	157.71	85	268.35	158.05	87	261.59	155.06	88	280.62	152.10	88
Owner-occupied	108.88	53.96	88	96.10	52.99	84	106.09	52.99	87	98.20	52.37	83	92.81	53.07	80
Other	158.12	105.37	76	161.47	102.29	81	162.26	102.54	81	163.39	100.54	79	187.81	97.41	89
Real estate loans secured by farmland	2.43	3.46	64	3.15	3.50	66	2.75	3.22	64	3.05	3.44	66	4.07	3.60	68
Loans to depository institutions and acceptances of other banks	6.02	0.18	95	5	0.18	96	4.90	0.21	95	4.55	0.28	94	2.57	0.44	87
Commercial and industrial loans	175.53	113.45	80	191.42	145.22	69	174.25	114.45	80	203.64	139.91	78	186.57	122.02	79
Loans to individuals	52.15	36.67	72	47.32	35.91	71	54.50	34.55	73	34.13	37.47	61	56.85	43.51	65
Credit card loans	3.49	2.64	78	3.49	2.59	75	3.86	2.77	77	3.97	3.30	75	3.90	4.34	72
Agricultural loans	0.44	1.66	56	0.65	1.94	57	0.57	1.86	56	0.66	1.88	59	0.77	2.18	58
Other loans and leases	49.59	47.86	61	38.36	47.52	54	45.62	51.06	56	27.17	49.54	35	18.43	52.44	22
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.57	30.57	51	31.93	27.81	58	32.03	30.07	53	32.52	27.32	58	35.17	26.45	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	239.31	198.65	63	244.37	185.94	70	242.32	195.33	66	249.39	183.76	71	287.41	178.57	82
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	348.20	256.17	74	340.47	243.39	78	348.41	252.85	74	347.59	240.85	78	380.22	236.10	82

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.71	10.28	18	5.23	11.92	17	5.72	11.47	25	6.94	11.17	32	2.21	7.63	30
Liquid assets	20.96	28.10	32	22.39	27.16	36	23.68	29.03	36	23.02	26.22	47	15.84	22.44	37
Investment securities	18.57	21.67	42	16.03	18.78	39	19.08	21.63	45	14.67	17.85	35	14.10	16.99	38
Net loans and leases	71.74	59.31	81	71.13	60.99	82	69.15	58.67	77	70.61	61.58	75	76.75	63.77	84
Net loans, leases and standby letters of credit	72.11	60.12	80	71.53	61.79	82	69.51	59.49	77	71.01	62.48	75	77.23	64.84	83
Core deposits	80.41	76.85	50	77.08	73.69	50	78.97	75.71	52	75.98	70.67	53	67.09	63.09	50
Noncore funding	7.96	9.46	55	10.59	11.95	56	8.95	10.30	58	11.57	14.13	53	19.88	19.36	64
Time deposits of \$250K or more	2.22	1.46	80	3	1.96	74	2.32	1.58	74	3.30	2.11	75	5.46	2.94	84
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.89	1.11	60	0.53	1.22	47	0.46	1.23	44	0.42	1.47	38	0.34	1.94	31
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.84	0.44	68	0.37	0.60	51	0.34	0.54	52	0.21	0.54	48	0.18	0.48	46
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.24	1.03	65	0	1.11	21	0.52	1	54	0	1.24	16	4.88	3.01	71
Earning assets that reprice within 1 year	45.39	36.68	71	47.69	38.67	73	48.29	37.37	78	48.23	39.38	73	49.91	39.29	83
Interest-bearing liabilities that reprice within 1 year	5.48	6.16	58	5.99	7.73	48	5.28	6.39	55	7.39	8.20	61	16.09	10.19	84
Long-term debt that reprices within 1 year	1.24	0.22	88	0	0.28	30	0	0.26	30	0	0.47	27	1.45	0.96	75
Net assets that reprice within 1 year	38.67	29.01	72	41.71	29.49	79	43.01	29.65	81	40.85	29.11	79	32.38	26.63	61
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.81	-1.97	74	6.16	-0.51	73	3.70	-2.33	69	5.43	3.20	63	19.63	14.45	71
Net short-term noncore funding dependence	3.26	-6.65	83	1.55	-6.88	79	1.36	-7.71	76	0.59	-4.76	69	15.63	3.38	87
Short-term investment / Short-term noncore funding	56.34	265.83	14	79.46	246.74	21	82.91	273.46	24	93.27	184.19	28	13.58	77.77	15
Liquid assets - short-term noncore funding / Nonliquid assets	18.18	35.38	31	20.37	30.67	38	21.98	36.68	35	20.23	28.18	43	-0.52	16.97	17
Net loans and leases / Total deposits	83.19	73.06	73	82.83	76.22	70	80.19	72.79	67	82.26	79.43	60	96.33	90.31	68
Net loans and leases / Core deposits	89.23	78.05	71	92.28	83.77	73	87.56	78.25	69	92.94	88.34	66	114.39	103.93	76
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.53			0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-13.83	-8.82	17	-0.06	1.31	19	-1.49	-0.25	19	3.51	4.31	49	3.06	1.36	84
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.85	77.97	88	99.81	85.49	81	99.85	83.77	83	99.79	87.23	80	99.76	85.40	84
U.S. Treasury securities	3.77	8.39	48	0.75	5.10	44	1.08	6.70	38	0.25	4.72	43	0.29	6.15	36
US agency securities (excluding mortgage-backed securities)	0.49	3.73	37	0.92	4.35	41	0.50	4.12	37	1.03	4.01	42	0.54	3.49	40
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0.03	7.75	20
Mortgage-backed securities	92.20	65.55	90	97.93	66.67	97	93.40	66.54	92	98.25	66.64	98	91.92	67.43	85
Asset-backed securities	3.22	2.78	68	0	1.97	25	4.70	2.50	73	0	1.91	24	4.82	1.66	79
Other debt securities	0.18	3.16	34	0.21	3.05	40	0.17	3.08	35	0.26	3.01	40	2.16	2.94	61
Mutual funds and equity securities	0.15	0.30	54	0.19	0.36	56	0.15	0.29	54	0.21	0.35	57	0.24	0.40	56
Debt securities 1 year or less	10.51	8.63	67	0.58	9.29	7	6.44	7.78	58	0.71	10.55	8	6.10	11.86	39
Debt securities 1 to 5 years	6.54	18.50	21	13.95	16.09	50	8.31	18.25	30	17.22	17.03	52	3.82	17.94	22
Debt securities over 5 years	82.80	70.45	70	85.28	72.48	67	85.10	71.11	74	81.86	69.86	64	89.84	66.02	84
Pledged securities	35.72	29.79	65	43.40	33.48	66	36.88	32.26	58	48.11	35.67	68	25.17	30.57	48
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-27.38	-1.29	30	107.74	156.41	46	-13.15	27.98	22	254.64	183.32	72	23.64	26.69	58
Investment securities	18.51	28.40	44	27.16	31.91	58	37.04	31.36	63	17.43	23.62	46	70.10	11.75	92
Core deposits	6.69	14.47	29	28.15	29.18	52	9.53	16.94	24	27.78	26.88	64	34.35	11.23	89
Noncore funding	-23.10	-10.65	32	-45.57	-25.09	23	-18.52	-14.79	42	-34.34	-12.18	27	94.23	6.59	95

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			16,072,768	14,578,026	12,915,157
Commit: Secured commercial real estate loans	3,516,752	3,156,309	3,498,708	3,204,088	2,946,692
Commit: Unsecured real estate loans	122,357	72,854	94,463	85,953	85,561
Credit card lines (reported semiannually, June/Dec)			999,787	1,012,313	877,929
Securities underwriting	0	0	0	0	0
Standby letters of credit	206,500	218,030	204,358	217,903	230,783
Commercial and similar letters of credit	2,492	3,139	5,224	3,073	4,337
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	313,391	170,131	293,059	234,884	145,764
Credit derivatives - notional amount (holding company as beneficiary)	118,011	2,507	81,155	2,598	2,960
Credit derivative contracts w/ purchased credit protection-investment grade	431,402	172,637	374,213	237,482	148,723
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	178,000	298,000	105,500	230,500	107,000
Written options contracts (interest rate)	436,491	558,280	411,759	605,332	291,142
Purchased options contracts (interest rate)	304,849	273,618	312,753	299,193	220,661
Interest rate swaps	13,810,306	11,593,789	12,628,094	11,185,754	8,816,837
Futures and forward foreign exchange	43,314	18,439	22,387	24,125	32,894
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							28.04	22.78	70	26.80	22.01	73	26.79	23.52	66
Standby letters of credit	0.37	0.64	43	0.40	0.67	43	0.36	0.65	41	0.40	0.71	42	0.48	0.84	43
Commercial and similar letters of credit	0	0.02	57	0.01	0.02	54	0.01	0.02	61	0.01	0.02	55	0.01	0.02	60
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.56	0.26	78	0.31	0.28	70	0.51	0.24	76	0.43	0.35	71	0.30	0.42	69
Credit derivatives - notional amount (holding company as beneficiary)	0.21	0.18	71	0	0.18	58	0.14	0.18	68	0	0.30	56	0.01	0.52	57
Credit derivative contracts w/ purchased credit protection-investment grade	0.76	0.19	85	0.31	0.17	79	0.65	0.18	82	0.44	0.25	81	0.31	0.30	77
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	26.18	45.51	65	23.10	42.67	58	23.52	46.30	60	22.70	48.62	53	19.64	68.47	50
Interest rate contracts	26.11	33.09	67	23.07	30.32	60	23.48	32.46	63	22.65	34.36	55	19.57	47.31	53
Interest rate futures and forward contracts	0.32	4.02	58	0.54	4.59	54	0.18	3.25	45	0.42	6.21	42	0.22	10.67	38
Written options contracts (interest rate)	0.77	1.59	61	1.01	2	55	0.72	1.41	61	1.11	2.18	55	0.60	2.47	54
Purchased options contracts (interest rate)	0.54	1.35	67	0.50	1.45	64	0.55	1.31	67	0.55	1.46	64	0.46	2.65	63
Interest rate swaps	24.48	19.54	71	21.02	20.33	64	22.03	20.49	65	20.56	20.83	60	18.29	28.86	57
Foreign exchange contracts	0.08	6.48	62	0.03	6.19	58	0.04	6.30	60	0.04	6.01	56	0.07	10.12	52
Futures and forward foreign exchange contracts	0.08	3.96	64	0.03	3.83	61	0.04	3.78	63	0.04	3.47	57	0.07	5.23	53
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							41.28	44.98	58	36.84	42.82	61	35.84	45.53	50

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	14,772,960	12,742,126	13,480,493	12,344,904	9,468,534
Interest rate contracts	14,729,646	12,723,687	13,458,106	12,320,779	9,435,640
Foreign exchange contracts	43,314	18,439	22,387	24,125	32,894
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	221,314	316,439	127,887	254,625	139,894
Written options	436,491	558,280	411,759	605,332	291,142
Exchange-traded	0	0	0	0	0
Over-the-counter	436,491	558,280	411,759	605,332	291,142
Purchased options	304,849	273,618	312,753	299,193	220,661
Exchange-traded	0	0	0	0	0
Over-the-counter	304,849	273,618	312,753	299,193	220,661
Swaps	13,810,306	11,593,789	12,628,094	11,185,754	8,816,837
Held for trading	9,463,318	8,909,464	9,675,987	8,808,266	7,291,053
Interest rate contracts	9,420,004	8,891,025	9,653,600	8,784,141	7,258,159
Foreign exchange contracts	43,314	18,439	22,387	24,125	32,894
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	5,309,642	3,832,662	3,804,506	3,536,638	2,177,481
Interest rate contracts	5,309,642	3,832,662	3,804,506	3,536,638	2,177,481
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	14,767,871	12,356,483	13,442,947	11,977,054	9,326,115
One year or less	1,026,392	637,568	616,149	597,117	319,401
Over 1 year to 5 years	9,664,028	7,545,886	8,615,333	7,351,014	5,660,945
Over 5 years	4,077,451	4,173,029	4,211,465	4,028,923	3,345,769
Gross negative fair value (absolute value)	231,852	137,390	98,566	156,863	36,980
Gross positive fair value	160,545	276,831	191,708	401,295	140,016
Held for trading	156,314	211,787	167,599	314,234	138,672
Non-traded	4,231	65,044	24,109	87,061	1,344
Current credit exposure on risk-based capital derivative contracts	159,757	272,291	189,603	395,036	138,726
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.71	93.91	45	99.86	94.52	50	99.83	94.17	46	99.80	94.10	51	99.65	93.44	52
Foreign exchange contracts	0.29	3.18	59	0.14	3.16	54	0.17	3.47	58	0.20	3.49	53	0.35	3.20	54
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	1.50	10.22	37	2.48	12.82	35	0.95	11.16	28	2.06	14.05	28	1.48	13.49	26
Exchange-traded	2.95	6.03	50	4.38	8.11	46	3.05	6.28	45	4.90	8.18	51	3.07	5.91	47
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	2.95	5.74	52	4.38	7.80	48	3.05	5.96	46	4.90	7.73	53	3.07	5.10	50
Exchange-traded	2.06	3.59	57	2.15	3.58	59	2.32	3.27	60	2.42	3.42	62	2.33	4.42	58
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	2.06	3.11	60	2.15	3.15	62	2.32	2.87	62	2.42	2.86	64	2.33	3.35	62
Held for trading	93.48	74.58	65	90.99	69.64	68	93.68	74.26	69	90.61	68.76	69	93.12	69.75	70
Interest rate contracts															
Foreign exchange contracts	64.06	38.74	58	69.92	42.14	58	71.78	40.42	61	71.35	43.53	58	77	44.16	64
Equity, commodity, and other contracts	63.77	32.48	65	69.78	36.29	69	71.61	34.15	72	71.16	36.62	71	76.66	37.24	75
Foreign exchange contracts															
Equity, commodity, and other contracts	0.29	1.60	71	0.14	1.47	68	0.17	1.68	71	0.20	1.60	66	0.35	1.60	66
Equity, commodity, and other contracts															
Interest rate contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	35.94	61.26	41	30.08	57.86	41	28.22	59.58	38	28.65	56.47	41	23	55.84	35
Foreign exchange contracts	35.94	57.41	43	30.08	54.11	43	28.22	56.71	41	28.65	53.82	42	23	52.22	36
Equity, commodity, and other contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Over 1 year to 5 years	99.97	92.63	66	96.97	90.92	53	99.72	92.53	69	97.02	91.48	55	98.50	93.86	57
Over 5 years	6.95	27.97	33	5	26.80	25	4.57	27.56	24	4.84	32.05	21	3.37	32.17	16
Gross negative fair value (absolute value)	65.42	26.35	96	59.22	28.69	93	63.91	27.01	93	59.55	27.06	93	59.79	30.45	89
Gross positive fair value	27.60	29.53	50	32.75	30.03	54	31.24	29.89	52	32.64	29.56	55	35.34	28.09	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.57	1.21	69	1.08	1.21	53	0.73	0.98	41	1.27	1.55	50	0.39	0.83	37
Gross positive fair value (X)	1.09	1.52	40	2.17	1.70	72	1.42	1.34	59	3.25	2.23	74	1.48	1.19	67
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.06	67	0.03	0.05	57	0.02	0.04	56	0.03	0.07	54	0.01	0.06	39
Gross positive fair value (X)	0.03	0.06	59	0.06	0.07	61	0.04	0.05	63	0.09	0.09	64	0.03	0.07	54
Held for trading (X)	0.03	0.04	74	0.04	0.05	69	0.03	0.04	72	0.07	0.07	67	0.03	0.06	66
Non-traded (X)	0	0.01	21	0.01	0.01	64	0	0.01	47	0.02	0.02	68	0	0.01	21
Current credit exposure (X)	0.03	0.04	68	0.06	0.05	66	0.04	0.04	70	0.09	0.06	71	0.03	0.05	58
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.34	0.47	64	0.63	0.61	63	0.41	0.46	64	0.95	0.85	66	0.33	0.73	51

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	427,597	605,736	605,736	281,402	250,555
Gross losses	25,147	25,325	105,232	119,261	79,135
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,538	5,121	27,444	24,549	21,523
Net losses	18,609	20,204	77,788	94,712	57,612
Provision for loan and lease losses	5,968	-22,318	-100,351	336,052	87,720
Adjustments	0	0	0	82,994	739
Ending balance	414,956	563,214	427,597	605,736	281,402
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.04	62	-0.17	-0.11	35	-0.18	-0.09	24	0.65	0.51	73	0.19	0.15	68
Provision for loan and lease losses / Average loans and leases	0.06	0.06	60	-0.23	-0.20	41	-0.26	-0.16	32	0.85	0.82	58	0.24	0.24	60
Provision for loan and lease losses / Net loan and lease losses	32.07	49.50	46	-110.46	-168.35	38	-129.01	-105.48	41	354.81	487.86	55	152.26	130.58	70
Allowance for loan and lease losses / Total loans and leases not held for sale	1.03	1.20	36	1.45	1.49	52	1.09	1.23	38	1.58	1.58	58	0.76	0.83	42
Allowance for loan and lease losses / Total loans and leases	1.01	1.17	35	1.42	1.47	50	1.07	1.20	38	1.55	1.55	56	0.75	0.81	44
Allowance for loan and lease losses / Net loans and leases losses (X)	5.57	38.27	21	6.97	18.09	35	5.50	21.39	18	6.40	11.58	46	4.88	8.03	52
Allowance for loan and lease losses / Nonaccrual assets	314.05	355.27	54	315.07	291.29	67	326.31	364.13	60	346.79	299.17	69	276.87	218.72	77
ALLL / 90+ days past due + nonaccrual loans and leases	306.92	284.19	65	308.50	246.27	69	310.28	287.08	67	338.81	244.34	75	239.33	151.73	79
Gross loan and lease losses / Average loans and leases	0.25	0.17	73	0.26	0.24	64	0.27	0.19	74	0.30	0.34	55	0.22	0.28	50
Recoveries / Average loans and leases	0.07	0.07	56	0.05	0.08	45	0.07	0.08	51	0.06	0.07	54	0.06	0.08	47
Net losses / Average loans and leases	0.19	0.09	78	0.21	0.16	67	0.20	0.11	76	0.24	0.27	58	0.16	0.21	51
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	6.21	10.98	27	4.29	7.39	31	23.01	34.67	33	31.02	33.98	53	29.06	36.22	47
Earnings coverage of net loan and lease losses (X)	11.81	38.54	39	10.59	25.70	42	11.43	39.72	29	8.67	22.91	38	14.80	24.40	50

Net Loan and Lease Losses By Type

Real estate loans	0.03	-0.01	89	0.18	0.03	87	0.08	0.02	85	0.08	0.04	75	0.01	0.01	58
Real estate loans secured by 1-4 family	0.01	-0.02	86	-0.02	-0.01	35	0.02	-0.02	84	0.06	0.01	87	0.02	0.01	61
Revolving	-0.03	-0.08	41	0.08	-0.03	86	0.07	-0.07	91	0.01	0.01	66	0	0.02	34
Closed-end	0.02	-0.02	87	-0.04	-0.01	17	0	-0.01	75	0.07	0	88	0.02	0	74
Commercial real estate loans	0.04	0	89	0.26	0.05	87	0.11	0.04	82	0.08	0.07	63	0.01	0.01	61
Construction and land development	-0.03	-0.02	21	-0.12	0	4	-0.12	0	6	-0.04	0	16	-0.11	-0.01	5
1-4 family	0	0	19	0	0	12	0	0	20	-0.03	0	6	-0.01	0	12
Other	-0.03	-0.01	16	-0.12	0	3	-0.12	0	5	-0.01	0	28	-0.10	-0.01	5
Multifamily	0	0	57	0.02	0	91	0.02	0.01	85	0	0	58	0.06	0	93
Nonfarm nonresidential	0.06	0.01	88	0.36	0.07	88	0.16	0.05	84	0.11	0.11	64	0.04	0.02	71
Owner-occupied	0	0	45	0.06	0.01	90	0.06	0.01	92	0.01	0.02	53	0.03	0.01	85
Other	0.06	0	90	0.30	0.06	88	0.10	0.04	81	0.10	0.08	71	0.01	0.01	66
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	1	0.02	97	0.11	0.01	91
Commercial and industrial loans	0.48	0.11	90	0.21	0.20	63	0.43	0.17	86	0.56	0.47	67	0.45	0.37	69
Loans to individuals	0.70	0.70	56	0.62	1.06	45	0.56	0.71	53	0.98	1.13	57	0.61	1.17	32
Credit card loans	1.84	1.88	50	3.19	2.41	64	2.07	1.84	59	2.70	2.92	40	3.31	3.11	55
Agricultural loans	-0.10	0	10	0.06	0.02	85	3.91	0.02	99	0.26	0.19	78	0.66	0.08	92
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0	0.16	48	0.03	0.09	63	0	0.10	43	0	0.15	35	0.01	0.15	40

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	42,318	41,889	50,795	43,232	107,850
90+ days past due loans and leases	3,067	3,805	6,770	4,117	15,943
Nonaccrual loans and leases	132,131	178,759	131,042	174,669	101,636
Total past due and nonaccrual loans and leases	177,516	224,453	188,607	222,018	225,429
Restructured					
Restructured 30-89 days past due	3,403	1,832	1,811	1,807	1,731
Restructured 90+ days past due	0	0	717	150	264
Restructured nonaccrual	21,331	36,059	22,306	39,035	17,084
Total restructured loans and leases	24,734	37,891	24,834	40,992	19,079
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	23,590	0	23,590	0
Total past due and nonaccrual loans held for sale	0	23,590	0	23,590	0
Restructured loans and leases in compliance	142,554	127,944	117,276	133,014	131,150
Other real estate owned	11,439	1,362	11,818	1,819	14,373
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.10	0.32	20	0.11	0.33	17	0.13	0.32	25	0.11	0.39	12	0.29	0.43	38
90+ days past due loans and leases	0.01	0.10	39	0.01	0.11	34	0.02	0.10	45	0.01	0.12	35	0.04	0.15	42
Nonaccrual loans and leases	0.32	0.44	38	0.45	0.65	37	0.33	0.46	36	0.45	0.66	37	0.27	0.51	23
90+ days past due and nonaccrual loans and leases	0.33	0.59	28	0.46	0.82	29	0.34	0.62	28	0.46	0.85	28	0.32	0.71	18
Restructured															
30-89 days past due restructured	0.01	0.01	70	0	0.01	61	0	0.01	61	0	0.01	54	0	0.01	50
90+ days past due restructured	0	0	31	0	0	30	0	0	74	0	0.01	62	0	0.01	69
Nonaccrual restructured	0.05	0.10	45	0.09	0.13	49	0.06	0.10	44	0.10	0.13	48	0.05	0.14	30
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0.06	0	94	0	0	40	0.06	0.01	92	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.10	0.32	20	0.11	0.33	17	0.13	0.32	25	0.11	0.40	12	0.29	0.43	38
90+ days past due assets	0.01	0.10	37	0.01	0.11	32	0.02	0.10	45	0.01	0.12	34	0.04	0.15	41
Nonaccrual assets	0.32	0.45	38	0.45	0.66	37	0.33	0.47	36	0.45	0.67	36	0.27	0.53	23
30+ days past due and nonaccrual assets	0.43	0.94	22	0.56	1.18	23	0.47	0.97	22	0.57	1.29	15	0.60	1.19	19
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.35	39	0.33	0.50	37	0.24	0.36	35	0.33	0.52	33	0.24	0.44	23
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.36	40	0.33	0.53	35	0.26	0.37	38	0.33	0.55	31	0.27	0.48	25
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.41	71	0.56	0.58	53	0.46	0.41	64	0.57	0.60	51	0.52	0.53	56
Allowance for loan and lease losses	69.77	62.77	65	55.02	69.27	41	61.43	62.64	61	51.42	66.66	40	88.54	115.41	42
Equity capital + allowance for loan and lease losses	5.53	3.67	80	5.41	5.03	61	4.59	3.60	70	5.40	4.97	59	4.77	4.28	57
Tier 1 capital + allowance for loan and lease losses	5.32	4.23	68	5.86	5.96	56	4.91	4.30	65	6.02	6.05	55	5.46	5.65	53
Loans and leases + other real estate owned	0.71	0.69	59	0.78	0.97	44	0.66	0.71	54	0.80	0.97	41	0.67	0.85	41

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.06	0.26	15	0.10	0.31	20	0.06	0.26	18	0.09	0.39	15	0.12	0.38	15
90+ days past due	0	0.13	45	0	0.13	38	0	0.12	43	0	0.16	35	0.04	0.16	53
Nonaccrual	0.27	0.51	30	0.41	0.76	27	0.28	0.52	31	0.41	0.76	28	0.19	0.46	23
Commercial and industrial															
30–89 days past due	0.07	0.26	23	0.07	0.22	27	0.12	0.24	39	0.08	0.23	24	0.65	0.31	84
90+ days past due	0	0.03	50	0.01	0.02	55	0.04	0.04	72	0.01	0.03	56	0.03	0.05	57
Nonaccrual	0.61	0.53	64	0.71	0.69	62	0.58	0.57	62	0.67	0.75	50	0.58	0.83	41
Individuals															
30–89 days past due	0.64	0.67	54	0.38	0.53	39	0.75	0.63	62	0.65	0.83	41	0.80	0.83	48
90+ days past due	0.06	0.08	65	0.09	0.11	64	0.06	0.09	60	0.12	0.14	64	0.09	0.17	57
Nonaccrual	0.21	0.16	68	0.26	0.22	63	0.24	0.17	72	0.12	0.28	44	0.21	0.17	65
Depository institution loans															
30–89 days past due	0	0	45	0	0.01	44	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	50	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0.47	0.16	80	0.86	0.17	89	0	0.07	30	0.08	0.17	65	0.37	0.24	75
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	1.12	0.71	83	0.28	0.44	64	0	0.70	27	0.28	0.49	61	0.43	0.67	64
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.05	0.13	54	0.05	0.13	54	0.08	0.12	63	0.06	0.18	52	0.11	0.20	54
90+ days past due	0	0.01	69	0	0.01	75	0	0.01	73	0	0.01	33	0	0.01	68
Nonaccrual	0	0.08	50	0.01	0.15	43	0.03	0.09	57	0	0.15	40	0.01	0.13	39

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.11	0.44	14	0.11	0.47	12	0.13	0.46	15	0.22	0.65	20	0.26	0.67	17
	90+ days past due	0	0.25	47	0	0.28	39	0	0.24	40	0.01	0.33	40	0.12	0.31	64
	Nonaccrual	0.61	0.68	53	0.40	0.88	24	0.64	0.71	53	0.33	0.89	18	0.36	0.73	27
Revolving	30-89 days past due	0.22	0.27	45	0.17	0.31	35	0.20	0.28	44	0.26	0.48	34	0.41	0.45	49
	90+ days past due	0	0.03	34	0	0.03	65	0	0.02	35	0	0.03	30	0.01	0.05	59
	Nonaccrual	0.64	1.02	55	0.85	1.31	56	0.76	1.18	60	0.80	1.13	58	0.70	1	57
Closed-end	30-89 days past due	0.08	0.46	12	0.10	0.48	12	0.12	0.49	17	0.20	0.65	18	0.22	0.70	15
	90+ days past due	0.01	0.28	51	0	0.31	44	0	0.26	42	0.01	0.38	40	0.15	0.35	65
	Nonaccrual	0.60	0.66	56	0.29	0.85	18	0.61	0.67	54	0.22	0.87	15	0.27	0.70	19
Junior lien	30-89 days past due	0.01	0.01	46	0	0.01	31	0.01	0.01	48	0.02	0.02	71	0.02	0.02	58
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.02	0.03	53	0.06	0.05	70	0.03	0.03	54	0.05	0.04	62	0.03	0.04	45
Commercial real estate	30-89 days past due	0.05	0.16	30	0.09	0.22	35	0.04	0.15	31	0.04	0.26	23	0.05	0.18	26
	90+ days past due	0	0.01	67	0	0.02	61	0.01	0.01	67	0	0.02	53	0.01	0.03	56
	Nonaccrual	0.14	0.37	30	0.41	0.62	42	0.14	0.38	26	0.43	0.62	46	0.09	0.23	29
Construction and development	30-89 days past due	0.10	0.19	60	0.24	0.22	70	0.08	0.17	61	0.04	0.28	36	0.06	0.28	42
	90+ days past due	0.01	0	86	0	0.01	77	0.01	0.01	82	0	0.01	72	0.03	0.02	77
	Nonaccrual	0.19	0.17	70	0.20	0.50	58	0.21	0.20	73	0.13	0.41	52	0.12	0.20	57
1-4 family	30-89 days past due	0.05	0.03	80	0	0.03	30	0.02	0.02	74	0	0.03	56	0	0.06	50
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.01	0	85
	Nonaccrual	0	0.02	67	0	0.02	61	0	0.01	66	0	0.03	56	0.03	0.02	74
Other	30-89 days past due	0.05	0.14	62	0.24	0.16	77	0.05	0.13	66	0.04	0.22	45	0.06	0.20	52
	90+ days past due	0.01	0	88	0	0	83	0.01	0	89	0	0	82	0.02	0.01	81
	Nonaccrual	0.19	0.14	75	0.20	0.43	62	0.21	0.16	77	0.13	0.35	56	0.09	0.17	56
Multifamily	30-89 days past due	0.10	0.06	75	0.15	0.08	76	0	0.07	27	0.09	0.09	68	0.04	0.08	59
	90+ days past due	0	0	46	0.03	0	94	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.04	0.12	61	0	0.13	38	0.03	0.17	54	0.01	0.11	41	0.04	0.05	62
Nonfarm non-residential	30-89 days past due	0.03	0.13	26	0.06	0.20	30	0.03	0.13	36	0.03	0.23	23	0.05	0.14	28
	90+ days past due	0	0.01	72	0	0.02	57	0.01	0.01	71	0	0.02	57	0.01	0.03	54
	Nonaccrual	0.14	0.45	24	0.49	0.78	44	0.13	0.45	21	0.54	0.80	46	0.09	0.28	23
Owner Occupied	30-89 days past due	0.02	0.04	38	0.03	0.06	45	0.02	0.04	44	0.01	0.07	30	0.03	0.07	36
	90+ days past due	0	0	38	0	0	69	0	0	77	0	0	69	0	0.01	59
	Nonaccrual	0.07	0.17	35	0.12	0.32	28	0.07	0.17	33	0.32	0.27	61	0.05	0.16	26
Other	30-89 days past due	0.02	0.08	41	0.03	0.12	40	0.01	0.08	47	0.02	0.14	38	0.02	0.07	33
	90+ days past due	0	0.01	82	0	0.01	70	0.01	0	81	0	0.01	66	0.01	0.01	66
	Nonaccrual	0.07	0.24	36	0.37	0.40	56	0.06	0.23	31	0.22	0.44	42	0.05	0.10	42
Farmland	30-89 days past due	0.11	0.17	73	0.18	0.13	74	0.05	0.10	70	0.11	0.11	70	0.51	0.23	80
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.62	0.67	69	0.59	1.14	54	0.88	0.69	73	0.91	1.13	62	1.05	0.84	67
Credit card	30-89 days past due	0.62	0.87	24	0.79	0.75	44	0.60	0.81	23	0.89	0.95	43	1.28	1.19	52
	90+ days past due	0.64	0.45	62	0.84	0.56	64	0.50	0.45	50	0.83	0.63	62	1.04	0.78	59
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,128,014	3,301,570	3,131,997	3,287,534	3,270,576
Retained earnings	1,865,268	1,391,872	1,768,283	1,268,034	1,068,327
Accumulated other comprehensive income (AOCI)	-662,065	15,278	-82,321	158,635	65,641
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,331,217	4,708,720	4,817,959	4,714,203	4,404,544
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	507,549	508,641	511,583	520,617	593,888
Accumulated other comprehensive income-related adjustments	-662,065	15,278	-82,321	158,635	65,642
Other deductions from common equity tier 1 capital	72	86	79	86	1,555
Subtotal:	4,485,661	4,184,715	4,388,618	4,034,865	3,743,459
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,485,661	4,184,715	4,388,618	4,034,865	3,743,459
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	537,145	537,145	537,145	537,145	537,145
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	537,145	537,145	537,145	537,145	537,145
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	537,145	537,145	537,145	537,145	537,145
Tier 1 Capital	5,022,806	4,721,860	4,925,763	4,572,010	4,280,604
Tier 2 Capital					
Tier 2 capital instruments and related surplus	510,000	510,000	510,000	510,000	560,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	403,737	502,096	391,433	522,220	282,777
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	913,737	1,012,096	901,433	1,032,220	842,777
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	913,737	1,012,096	901,433	1,032,220	842,777
Exited advanced approach tier 2 capital					
Total capital	5,936,543	5,733,956	5,827,196	5,604,230	5,123,381
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	57,154,353	54,159,815	57,018,474	54,300,158	47,335,281
Less: Deductions from common equity tier 1 capital	507,621	508,727	511,663	520,702	595,443
Less: Other deductions	899	1,081	991	1,216	19,439
Total assets for leverage ratio	56,645,833	53,650,007	56,505,820	53,778,240	46,720,399
Total risk-weighted assets	47,267,240	42,970,117	46,209,676	41,767,807	41,831,642
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.49	12.18	10	9.74	12.54	5	9.50	12.37	9	9.66	12.35	6	8.95	12.11	3
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.63	12.88	11	10.99	13.31	10	10.66	13.11	8	10.95	13.08	16	10.23	12.78	12
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.56	14.72	14	13.34	15.37	12	12.61	14.91	11	13.42	15.23	21	12.25	14.36	14
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.87	9.06	48	8.80	9.15	41	8.72	8.98	48	8.50	9.13	34	9.16	9.76	40
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	626	385	3,714	2,879	3,706	62.60	-23.28
Other insurance activities income	626	385	3,714	2,879	3,706	62.60	-23.28
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,075,175	1,054,475	1,068,616	1,049,373	775,665	1.96	136.06

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.12	0.38	63	0.08	0.38	53	0.19	0.36	64	0.15	0.41	62	0.19	0.47	64
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.77	12.22	80	19.95	11	88	19.96	12	82	20.27	11.03	89	17	11.51	71
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		48,501			34,825			47,816			37,794			34,076	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.09	0.46	82	0.06	0.50	81	0.08	0.46	83	0.07	0.75	80	0.07	1.39	76

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	120	126	121	127	860
Real estate loans	120	126	121	127	860
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	120	126	121	127	860
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-4.76	10.28	37	-80	-6.17	8	-4.72	6.83	43	-85.23	-2.40	4	-9.66	22.48	27
Total selected assets	-4.76	17.19	35	-80	-2.56	8	-4.72	9.48	38	-85.23	2.04	6	-9.66	12.40	26
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		0	0	0	0	0		
Total past due securitized assets.....		0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	100,190	105,245	420,777	540,841	405,920	-4.80	-0.02
Dividends	100,000	105,000	420,000	537,500	400,000	-4.76	0.00
Interest	190	245	777	3,341	5,920	-22.45	-9.52
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	10,000	0		-100.00
Dividends	0	0	0	10,000	0		
Interest	0	0	0	0	0		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	100,190	105,245	420,777	550,841	405,920	-4.80	-0.33
Securities gains (losses)	0	0	0	0	-16		-100.00
Other operating income	-89	34	1,070	4,966	11,606		
Total operating income	100,101	105,279	421,847	555,807	417,510	-4.92	-1.96
Operating Expenses							
Personnel expenses	72	112	328	396	6	-35.71	
Interest expense	7,017	6,410	27,411	42,646	40,885	9.47	-46.64
Other expenses	2,136	1,890	10,177	10,453	13,965	13.02	-6.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,225	8,412	37,916	53,495	54,856	9.66	-40.27
Income (loss) before taxes	90,876	96,867	383,931	502,312	362,654	-6.18	4.86
Applicable income taxes (credit)	-2,355	-2,342	-7,834	-12,202	-9,753		
Extraordinary items							
Income before undistributed income of subsidiaries	93,231	99,209	391,765	514,514	372,407	-6.03	1.48
Equity in undistributed income of subsidiaries	77,806	87,884	368,702	-140,819	191,373	-11.47	
Bank subsidiaries	73,207	88,446	346,844	-142,263	184,066	-17.23	
Nonbank subsidiaries	4,599	-562	21,858	1,444	7,307		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	171,037	187,093	760,467	373,695	563,780	-8.58	138.02
Memoranda							
Bank net income	173,207	193,446	766,844	395,237	584,066	-10.46	116.36
Nonbank net income	4,599	-562	21,858	11,444	7,307		
Subsidiary holding companys' net income	0	0	0	0	0		

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City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,978,084	90.50	5,298,289	90.68	5,481,311	91.74	5,339,849	5,403,005	-6.04	50.86
Common and preferred stock	4,878,084	88.68	5,198,289	88.97	5,381,311	90.07	5,239,849	5,300,302	-6.16	47.95
Excess cost over fair value	0	0	0	0	0	0	0	2,703		-100.00
Loans, advances, notes, and bonds	100,000	1.82	100,000	1.71	100,000	1.67	100,000	100,000	0.00	
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	74,718	1.36	46,195	0.79	69,712	1.17	46,271	43,370	61.74	-29.92
Common and preferred stock	74,718	1.36	46,195	0.79	69,712	1.17	46,271	43,370	61.74	4.63
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	414,436	7.53	472,353	8.08	389,071	6.51	439,352	365,111	-12.26	30.98
Cash and due from unrelated depository institution	8,679	0.16	9,277	0.16	9,277	0.16	9,277	9,277	-6.45	-56.41
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	24,591	0.45	16,495	0.28	25,538	0.43	16,975	54,142	49.08	-79.82
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,500,508	100.00	5,842,609	100.00	5,974,909	100.00	5,851,724	5,874,905	-5.86	42.33
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	299,635	5.45	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	299,010	5.12	299,479	5.01	298,853	298,228	-100.00	-100.00
Subordinated notes and debentures	297,931	5.42	297,628	5.09	297,855	4.99	297,553	545,669	0.10	-43.38
Other liabilities	67,997	1.24	73,944	1.27	70,465	1.18	83,674	79,008	-8.04	0.02
Balance due to subsidiaries and related institutions	10,310	0.19	10,310	0.18	10,310	0.17	10,310	10,310	0.00	0.00
Total liabilities	675,873	12.29	680,892	11.65	678,109	11.35	690,390	933,215	-0.74	-25.12
Equity Capital	4,824,635	87.71	5,161,717	88.35	5,296,800	88.65	5,161,334	4,941,690	-6.53	62.88
Perpetual preferred stock (income surplus)	537,145	9.77	537,145	9.19	537,145	8.99	537,145	537,145	0.00	326.37
Common stock	169,912	3.09	168,978	2.89	169,384	2.83	168,133	166,801	0.55	19.29
Common surplus	3,899,269	70.89	3,864,281	66.14	3,894,109	65.17	3,851,208	3,819,336	0.91	28.87
Retained earnings	1,821,542	33.12	1,307,725	22.38	1,709,980	28.62	1,178,019	1,068,327	39.29	352.64
Accumulated other comprehensive income	-662,065	-12.04	15,278	0.26	-82,321	-1.38	158,635	65,641		
Other equity capital components	-941,168	-17.11	-731,690	-12.52	-931,497	-15.59	-731,806	-715,560		
Total liabilities and equity capital	5,500,508	100.00	5,842,609	100.00	5,974,909	100.00	5,851,724	5,874,905	-5.86	42.33
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	10,310	0.19	10,310	0.18	10,310	0.17	10,310	10,310	0.00	0.00
Notes payable to subsidiaries that issued TPS	10,000	0.18	10,000	0.17	10,000	0.17	10,000	10,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.20	9.94	77	14.57	12.54	70	14.59	11.94	73	7.37	7.29	48	11.87	9.68	73
Bank net income / Average equity investment in banks	13.51	10.44	77	14.83	12.55	72	14.47	11.80	78	7.44	7.45	47	12.07	10.51	69
Nonbank net income / Average equity investment in nonbanks	25.47	11.36	81	-4.86	12.53	4	40.26	13.12	88	25.88	9.75	84	18.53	7.89	80
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	101.27	97.54	41	103.40	95.97	69	100.84	96.79	45	105.76	88.16	64	103.60	82.22	56
Nonbank net income / Parent net income	2.69	3.43	69		2.83		2.87	3.40	68	3.06	3.59	68	1.30	5.93	60
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	14.01	16.87	54	13.19	17.74	49	12.80	16.81	50	13.38	20.06	48	18.88	20.43	67
Total debt / Equity capital	12.39	11.65	65	11.56	11.90	61	11.28	11.71	63	11.56	14.41	60	17.08	14.31	70
Total debt + notes payable to subs that issued TPS / Equity capital	12.59	13.71	54	11.75	14.30	50	11.47	13.63	52	11.75	16.67	49	17.28	16.36	69
Total debt + Loans guaranteed for affiliate / Equity capital	12.39	11.72	65	11.56	12.02	60	11.28	11.77	62	11.56	14.68	58	17.08	14.56	70
Total debt / Equity capital – excess over fair value	12.39	11.75	65	11.56	12	61	11.28	11.81	63	11.56	14.52	60	17.09	14.51	70
Long-term debt / Equity capital	6.18	11.08	43	11.56	11.33	62	11.28	10.95	63	11.56	13.56	60	17.08	13.04	71
Short-term debt / Equity capital	6.21	0.49	94	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0.05	0.12	78
Long-term debt / Consolidated long-term debt	58.84	40.81	62	49.55	35.48	61	65.97	39.86	69	49.53	34.67	63	54.15	28.44	76
Double Leverage															
Equity investment in subs / Equity capital	102.66	103.47	52	101.60	102.85	46	102.91	103.22	53	102.42	102.81	49	108.19	103.22	76
Total investment in subs / Equity capital	104.73	108.45	48	103.54	108.21	46	104.80	108.40	50	104.36	110.16	47	110.21	111.07	69
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.19	0.38	50	0.11	0.22	44	0.20	0.29	51	0.33	0.47	48	0.72	0.36	70
Equity investment in subs – equity cap / Net income-div (X)	0.28	1.31	22	0.16	0.74	14	0.29	1.05	20	0.86	1.82	32	1.13	1.22	51
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	153.02	129.62	65	163.57	111.20	77	162.29	152.85	61	201.92	136.59	81	163.81	177.68	52
Cash from ops + noncash items + op expense / Op expense + dividend	152.69	125.04	62	150.36	98.58	70	160.49	154.48	60	215.29	147.24	79	198.34	190.27	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	137.89	98.29	71	150.36	85.35	77	81.08	98.54	32	114.10	134.08	50	162.93	116.34	84
Pretax operating income + interest expense / Interest expense	1,395.08	2,251.18	62	1,611.19	1,142.88	72	1,500.65	1,835.33	54	1,277.86	2,016.32	59	987.01	1,968.54	40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,385.19	1,728.15	59	1,599.03	1,357.31	69	1,490.25	1,770.77	55	1,270.59	1,539.23	63	977.50	1,632.83	44
Dividends + interest from subsidiaries / Interest expense + dividends	154.73	145.40	60	164.98	117.86	75	165.48	174.12	58	203.66	150.43	77	164.44	210.80	40
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	20.63	20.52	52	22.57	33.13	46	22.93	47.61	46	11.27	35.64	37	24.64	57.11	56
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.91	3.42	40	6.97	3.97	73	5.43	3.44	66	6.25	3.85	72	5.28	2.64	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.16	1.70	56	0.11	1.80	53	0.15	1.76	57	0.14	2.66	52	0.15	5.62	46
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	61.92	64.91	54	57.84	74.87	37	57.91	66.37	47	44.28	81.10	22	55.31	57.84	56
Dividends declared / Net income	33.75	33.46	51	30.67	23.13	60	29.83	28.27	55	60.96	42.29	77	36.53	33.08	56
Net income – dividends / Average equity.....	8.74	6.76	73	10.10	9.52	62	10.24	8.62	72	2.88	4.14	32	7.53	6.46	64
Percent of Dividends Paid															
Dividends from bank subsidiaries	173.21	124.34	65	182.98	101.14	80	185.14	155.92	66	235.93	132.17	81	194.20	178.13	54
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	4.39	3.41	74	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	173.21	153.16	58	182.98	128.99	73	185.14	203.53	56	240.32	174.85	76	194.20	260.40	42
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	57.73	43.39	57	54.28	30.63	73	54.77	45.96	57	135.99	60.28	96	68.49	66.55	52
Interest income from bank subsidiaries.....	0.11	0.15	76	0.13	0.12	76	0.10	0.11	79	0.85	0.36	82	1.01	0.54	78
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	57.84	49.34	55	54.41	33.49	71	54.87	51.33	56	136.84	62.88	93	69.50	69.36	48
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	0	0	62.63	8	87.38	56.39	63	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	0	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	0	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	0	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	39.06	17	0	69.48	0	0	87.22	3	87.38	79.84	54	0	150.41	6
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	117.80	0	0	28.44	0	0	38.10	0	0	43.51	0	0	61.23	0
Interest income from subsidiary holding companies.....	0	11.88	0	0	6.44	0	0	5.26	0	0	8.40	0	0	6.54	0
Management and service fees from subsidiary holding companies.....	0	0.52	0	0	0.37	0	0	0.73	0	0	0.44	0	0	0.36	0
Other income from subsidiary holding companies.....	0	-3.33	0	0	-1.46	0	0	-0.40	0	0	0.01	0	0	0.29	0
Operating income from subsidiary holding companies.....	0	126.86	0	0	34.47	0	0	58.37	0	0	55.20	0	0	76.49	0
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.90	60.28	75	99.73	58.57	80	99.56	74.16	78	96.71	69.76	59	95.81	67.32	59
Interest income from bank subsidiaries.....	0.19	1.04	71	0.23	0.72	73	0.18	0.23	78	0.60	0.63	74	1.42	0.80	78
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100.09	73.91	92	99.97	71.70	82	99.75	83.13	71	97.31	82.20	48	97.22	78.80	47
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	1.80	1.95	71	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	1.80	4.70	60	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	3.44	225.56	29	0	142.34	0	0	158.10	0	0	135.13	0	0	83.37	0
Loans and advances from subsidiaries / Total debt	1.73	28.43	30	1.73	29.59	30	1.73	26.38	28	1.73	27.08	28	1.22	28.33	27